




Which is Better?

credit karma

vs.

experian

 Always a free service.	 Three-bureau credit monitoring available in paid plan.
 Provides approval odds for loans and credit cards.	 Experian Boost, available with either plan, can help increase your credit score.
 Digital banking options available.	 \$1 million identity theft insurance available in paid plan.
 Tax refund assistance is available.	 Widely used FICO model score reporting.
 Monitors two credit bureaus.	 Free monthly credit report access through the paid plan.
 Credit score management information available.	 17% discount for annual plan purchase.
 No options for monitoring all three credit bureaus.	 Free plan monitors just one credit bureau score.
 Uses the less popular VantageScore 3.0 scoring model.	 Short 7-day free trial period for the paid plan.
 No options for reducing advertisement exposure.	 Identity theft protections are relatively basic.
 No identity theft services or insurance available.	 Best services are only available in the paid plan.

	Experian	Credit Karma
Free plan available	Yes	Yes
Credit score agency	FICO 8	VantageScore 3.0
3-Bureau credit monitoring	Available with paid subscription	No
Credit score improvement advice and tools	Yes	Yes
Credit score update frequency	Monthly with the free plan or daily with paid plan	Weekly
Full report availability	Monthly with daily access through paid plan	Annual
Digital banking options available	No	Yes
Identity theft protections	Available with paid subscription	No
ID theft insurance	Available with paid plan	No
Mobile app	Yes	Yes
Family plan available	No	No
Identity theft insurance	Yes	No
Lowest monthly cost	Free	Free
Highest monthly cost	USD. 24.99	Free

Frequently Asked Questions

Is Credit Karma accurate for credit scores?

Credit Karma provides accurate credit scores from Trans Union and Equifax using the VantageScore 3.0 scoring model. While your reported VantageScore is accurate, it may differ significantly from your FICO score due to variables in how your score is determined between the two models.

Is it safe to use Credit Karma?

If you're wondering, is Credit Karma safe? The company assures consumers that it never sells or shares personal information, uses encryption technology in data transmissions, and monitors for any unusual activity.

Is Experian more accurate than Credit Karma?

Your Experian credit score and your Credit Karma free score accurately represent your credit scores. However, the companies report your score as determined by different scoring models, which can cause apparent discrepancies between them.

Why is my Experian score so much higher than Credit Karma?

While your Credit Karma free score is accurate and reliable, the company reports your credit score as determined through the VantageScore 3.0 model. Your Experian credit score is also accurate and reliable. However, it uses the FICO 8 scoring model, which measures different creditworthiness metrics than the other.

Is Experian the most accurate credit score?

Experian, Trans Union, and Equifax are the three major credit bureaus that provide your credit scores. All of which are as accurate as possible. However, your credit score can be measured using several scoring models, which usually explains any variances between scores from the three.



Credit Karma Experian

Jin-Ying Zhang



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